



Receiving your Unemployment and Disability benefits will be faster, easier, and more secure.

- **NO MORE WAITING FOR CHECKS IN THE MAIL.**
- **NO MORE CHECK CASHING FEES.**
- **USE EVERYWHERE VISA DEBIT CARDS ARE ACCEPTED — IN STORES, ONLINE, OR BY PHONE.**
- **GET ACCESS TO CASH AT ATMS, POINT OF SALE TERMINALS, AND AT VISA BANKS AND CREDIT UNIONS.**
- **USE YOUR CARD TO PAY BILLS.**

The EDD Debit Card is the new way you will receive your Unemployment, Disability, and Paid Family Leave benefits. This is a debit card, with funds limited to your benefit payments. Your payments go directly to your debit card account and can be used everywhere Visa® debit cards are accepted, or the money can be withdrawn.

Introducing the EDD Debit Card

The Employment Development Department (EDD), with Bank of America, will provide you with an EDD Debit Card that is valid for three years from the date of issue. Benefit payments for which you are eligible will be deposited to your debit card account.

You may transfer some or all of your benefits to your checking or savings account by performing a direct deposit transfer after you activate your card.

Purchase and cash access convenience

The EDD Debit Card can be used everywhere Visa debit cards are accepted—in stores, online, or by phone. There are no bank fees when you use your card for a purchase from a merchant. Other fees may be avoided with careful use of your card. Many grocery stores offer cash back, without a fee, when you make a purchase. In addition to getting cash back with purchase, you can get cash from thousands of ATMs nationwide and from tellers at any bank or credit union that accepts Visa.

There are no fees for the following:

- Purchases from merchants that accept Visa debit cards.
- ATM withdrawals at domestic Bank of America ATMs.
- Two free ATM withdrawals per deposit at non-Bank of America ATMs.*
- Unlimited teller cash access at any bank or credit union that accepts Visa.
- Unlimited balance inquiries at ATMs, online, or by calling live customer service.
- Unlimited automated and live customer service inquiries.
- Card replacement in the Domestic United States.

*ATM owners may impose an additional "convenience fee" or "surcharge fee" for certain ATM transactions (a sign should be posted at the ATM to indicate additional fees); however, you will not be charged any additional convenience or surcharge fees at a Bank of America ATM which will prominently display the Bank of America name and logo.

These cards are issued by Bank of America, N.A., pursuant to a license from Visa Inc. Bank of America, N.A. Member FDIC
©2010 Bank of America Corporation

**EVERYDAY
PURCHASING
POWER**

Use your card everywhere Visa® debit cards are accepted:

- Pay bills
- Grocery stores
- Gas stations
- Medical offices
- Retail stores
- Restaurants

Pay bills with your card:

- Utilities
- Phone
- Internet